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EXAMINER: Timothy M. Harbeck

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**APPEAL BRIEF**

***Real Party in Interest***

The subject application is owned by Intuit Inc. of Mountain View, California.

***Related Appeals and Interferences***

There are no known prior or pending appeals, interferences or judicial proceedings known to Appellants, Appellants' legal representative, or assignee which may be related to, directly affect or be directly affected by, or have a bearing on the Board's decision in the pending appeal.

***Status of Claims***

Claims 1-20, 22, 24-33, 35-50, 52-54, and 56 are pending and stand finally rejected. Claims 21, 23, 34, 51, 55 and 57 have been cancelled.

On August 14, 2006, Appellants appealed from the final rejection of claims 1-20, 22, 24-33, 35-50, 52-54, and 56. A copy of the claims involved in the appeal is set forth in an appendix attached hereto.

***Status of Amendments***

Appellants have not amended the claims since the final rejection dated July 18, 2006.

***Summary of Claimed Subject Matter***

In compliance with 37 CFR § 41.37 (c)(1)(v), Applicants have referred in the summary below to the specification by page and line number and to the drawings by reference characters.

Applicants note, however, that the references below are by way of example only and are not exhaustive of the support found within the Application.

Multiple exchange rates are tracked, selected, and applied to transactions. (Appl. page 5, lines 18-20, page 10, lines 4-6; FIG. 1, numbers 101-105; independent claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, 56) Each of the exchange rates represents the value of a currency at a particular time and/or date. (Appl. page 5, lines 20-21; independent claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, 56) If a transaction date corresponds to a time period associated with one of the exchange rate, that exchange rate is used. (Appl. page 6, lines 1-3; independent claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, 56) If the transaction date does not correspond to a time period of any known exchange rate, a historical exchange rate is selected having the most recent date that precedes the transaction date. (Appl. page 9, lines 11-14, page 10, lines 12-14; independent claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, 56).

The claimed invention is thereby able to track exchange rates for individual investment transactions in foreign currencies, based on the transaction dates, and is able to determine which exchange rate to apply even when no known exchange rate corresponds to the transaction date. (Appl. page 5, lines 21-23, page 9, lines 11-14, page 10, lines 12-14; independent claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, 56)

The claimed invention thus facilitates the generation of transaction reports that accurately display amounts in the home currency. (Appl. page 5, lines 23-24, page 8, line 24 - page 9, line 1, page 17, lines 23-25; independent claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, 56) Capital Gains reports, Portfolio Value reports, and the like can reflect values in the home currency using exchange rate values corresponding to the actual dates of the transactions in

question. (Appl. page 6, lines 1-3, page 9, lines 1-3; independent claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, 56)

In accordance with one embodiment, there is also provided a user interface for entering and maintaining historical and time-based exchange rates, as well as a mechanism for obtaining such information in an automated fashion, either from stored data files or from a central resource such as an Internet site. (Appl. page 6, lines 4-7, page 10, lines 21-22, page 12, lines 8-25; independent claims 19, 22, 24, 53, 56)

### ***Grounds of Rejection to be Reviewed on Appeal***

Whether claims 1-20, 22, 24-33, 35-50, 52-54 and 56 are unpatentable under 35 U.S.C. § 103(a) over U.S. Patent Application Publication No. 2001/0011241 A1 to Nemzow.

### ***Argument***

The rejection is improper because Nemzow does not teach or suggest the claimed subject matter. In particular, Nemzow fails to teach or suggest any technique for selecting and applying a historical exchange rate having the most recent time period prior the transaction date when no historical exchange rate corresponds to the transaction date.

To establish *prima facie* obviousness, all claim limitations must be taught or suggested by the prior art. See MPEP §2143.03. There is simply no hint or suggestion anywhere in Nemzow as to the use of any technique for selecting a conversion rate based on date, or for selecting a conversion rate having a most recent date among those that predate a transaction.

The independent claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, and 56 generally recite methods, systems, and computer products for selecting and applying an exchange rate to convert a transaction from a first currency to a second currency. As further claimed, “if the date of the received financial transaction corresponds to a time period of one of the historical exchange rates,” that historical exchange rate is automatically selected and applied. As further claimed, “if the date of the received financial transaction does not correspond to a time period of one of the historical exchange rates,” a historical exchange rate having a most recent time period prior to the transaction date is selected. In particular, a rate is selected that has the most recent time period among rates whose dates pre-date the transaction. In this manner, the claimed invention is able to handle situations in which no exchange rate corresponds to the date of the transaction.

Nemzow fails to teach such steps. Nemzow merely discloses a currency translation system that translates a first currency value into a target currency value. Nemzow deals with partial rate information by triangulation of a set of currency translations and by customizing conversion rules. There is no hint or suggestion anywhere in Nemzow of any technique for handling the conditions addressed by the method claimed herein. Specifically, there is no discussion in Nemzow of selecting a historical exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of the received financial transaction. In fact, Nemzow does not even address the situation in which no historical exchange rate covers the time period of a transaction.

The Examiner’s citations to specific portions of Nemzow do not relate in any way to the above-referenced limitation of the claims. Specifically, the Examiner has repeatedly cited

paragraph [0051] of Nemzow as allegedly anticipating these limitations. However, paragraph [0051] of Nemzow merely states:

“Next, conversion rules are specified, block 110. Conversion rules include the conversion rate and the source of conversion rate data. The conversion rules can be taken from a number of sources: immediate user input, a database with conversion rates and country, currency, and symbol information, or computer dictionary lookup table, and/or foreign exchange rate data feeds. By taking user input for conversion rules and rates, the system can handle both known and previously unfamiliar currencies, and can calculate with both known and previously unfamiliar rates.”

Accordingly, Nemzow merely discusses customizing conversion rules in response to user inputs and transaction rules, including matching user inputs against conversion rules, currency conversion rate tables, or a currency conversion rate database. Methods for maintaining the database are discussed. Customization of conversion rules are also discussed, including reconciling currency price differences, handling triangulation discrepancies, computing a balance sheet, or systematic work-in-progress contra-asset category for rounding errors. None of these concepts are in any way related to a determination as to whether the date of a financial transaction corresponds to a time period of a historical exchange rate. Furthermore, none of these concepts are directed to selecting and applying an exchange rate associated with a time period that precedes a transaction date.

The Examiner states that the “the broad language of Nemzow would allow for any user specified conversion and transaction rules.... A user of the Nemzow method could achieve the same result as a user of applicant’s invention simply by entering, into the computer system, the above rules.” (7/18/06 Office Action, page 3) Such an argument clearly indicates that the cited reference does not anticipate the claimed invention, since the Examiner explicitly acknowledges

that the “same result” could be achieved if the appropriate rules were entered. In making such an argument, the Examiner recognizes that the rules that would mimic the presently claimed invention are not inherent in Nemzow but would have to be provided by some external source that “enter[s], into the computer system, the above rules.” Accordingly, the reference does not disclose the claimed limitations.

The reference, in fact, teaches away from the automatic selection of a historical exchange rate. The Examiner contends that the term “optimization” as used in Nemzow should mean “to find to best result according to the user specified rules, not necessarily the maximum.” (7/18/06 Office Action, page 20) Applicants maintain that the use of “optimization” in Nemzow means to maximize value of a transaction where data is missing, but under either interpretation of the term “optimization”, Nemzow teaches away from the automatic selection of a historical exchange rate. Even where Nemzow relies on “user input” to customize its conversion rules, Nemzow teaches the use of “a number of optimization methods” to “optimize the value of the currency using the user specification,” as described in paragraph 53. Nemzow discloses the use of user input to “yield the most value” and “preserve most of the value in the base currency in the conversion process.” (Nemzow, para. 53.) Nemzow thus teaches away from what the Examiner asserts Nemzow teaches. Fundamentally, selecting a historical exchange rate is an attempt to obtain an accurate valuation, while optimization is an attempt to maximize a valuation. Thus, the two techniques are entirely distinct and are not even directed toward solving the same overall problem.

However, even if the Examiner’s interpretation of “optimization” were applied, the need for user-created rules would teach away from the automatic selection elements in the

independent claims. Under the Examiner's interpretation, to anticipate, Nemzow would require a user to determine how to assign value to a transaction; this is not the same thing as the pre-determined statements set forth in the independent claims:

if the date of the received financial transaction corresponds to a time period of one of the historical exchange rates, automatically selecting, by the computer system, the historical exchange rate;

if the date of the received financial transaction does not correspond to a time period of one of the historical exchange rates, automatically selecting, by the computer system, a historical exchange rate having a most recent time period...prior to the date of the received financial transaction

The above limitations are not "conditional" on user specified rules, as stated by the Examiner, but instead are pre-determined to operate automatically. (7/18/06 Office Action, page 3) The Examiner's interpretation of "optimization" teaches away from the claimed invention, as it requires user intervention for valuation, rather than the automatic selection set forth in the claimed invention.

In discussing "conversion rules," Nemzow does not even contemplate the type of situations and conditions recited in the present claims; Nemzow states, at paragraph [0050], that "conversion rules include the conversion rate and the source of conversion rate data," but does not mention any technique for selecting a conversion rate based on date, to say nothing of selecting a conversion rate having a most recent date among those that predate a transaction.

The Examiner further contends that because Nemzow allegedly mentions "triangulation or other complex data processing techniques," one of ordinary skill would have been motivated to use the methods and systems set forth in the claims. (7/18/06 Action, page 20) However, there is no hint or suggestion anywhere in Nemzow as to the use of any technique for selecting a



conversion rate based on date, or for selecting a conversion rate having a most recent date among those that predate a transaction. Rather, as discussed above, the Examiner's interpretation of "optimization" as requiring the entry of user-specified rules teaches away from the automatic selection of a conversion rate having a most recent date among those that predate a transaction. Nemzow does not hint or suggest the specific limitations of the claimed invention necessary for an obviousness rejection under MPEP §2143.01.

Thus, nowhere in the cited portions of Nemzow, nor indeed in any other part of Nemzow, is there any teaching that anticipates the specific limitations recited in the claims of the present application. Therefore, it is respectfully requested that the final rejections of claims 1-20, 22, 24-33, 35-50, 52-54, and 56 be withdrawn.

***Summary***

For the foregoing reasons, Appellants believe that the Examiner's rejection of claims 1-20, 22, 24-33, 35-50, 52-54, and 56 was erroneous, and reversal of the decision is respectfully requested.

Respectfully submitted,  
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## Claims Appendix

The following are the claims involved in the appeal:

1. In a computer-implemented system for managing financial transactions, a method for applying an exchange rate to convert a transaction from a first currency to a second currency, comprising:

receiving, by a computer system, a financial transaction, including a date and a

transaction amount in the first currency;

accessing, by the computer system, an electronically stored plurality of historical

exchange rates for the first currency with respect to the second currency, each

historical exchange rate corresponding to a time period;

if the date of the received financial transaction corresponds to a time period of one of

the historical exchange rates, automatically selecting, by the computer system,

the historical exchange rate;

if the date of the received financial transaction does not correspond to a time period

of one of the historical exchange rates, automatically selecting, by the

computer system, a historical exchange rate having a most recent time period

among available historical exchange rates having time periods prior to the

date of the received financial transaction;

automatically applying, by the computer system, the selected historical exchange rate

to the received financial transaction, to derive a converted transaction amount

in the second currency; and

- performing at least one of the steps of:
- storing the converted transaction amount in a storage medium; and
  - outputting the converted transaction amount.
2. The method of claim 1, wherein each time period comprises one selected from the group consisting of:
- a date; and
  - a range of dates.
3. The method of claim 1, further comprising:
- storing the received financial transaction including the date, the transaction amount, and the selected exchange rate.
4. The method of claim 1, further comprising:
- receiving input overriding the selected exchange rate, the input comprising a second exchange rate.
5. The method of claim 4, further comprising:
- storing, in the stored plurality of exchange rates, the second exchange rate and a corresponding time period for the second exchange rate.
6. The method of claim 1, wherein the financial transaction is a transfer between accounts.
7. The method of claim 1, wherein the financial transaction is selected from the group consisting of an investment purchase and an investment sale.

8. The method of claim 1, wherein outputting the converted transaction amount comprises:
- generating a report including the converted transaction amount; and
  - outputting the generated report.
9. The method of claim 8, wherein the report is selected from the group consisting of:
- a capital gains report;
  - a transaction report; and
  - an investment report.
10. In a computer-implemented system for managing financial transactions, a method for applying exchange rates, comprising:
- receiving, by a computer system, a plurality of financial transactions, each financial transaction including a date and a transaction amount in a first currency;
  - for each of at least a subset of the received financial transactions:
    - if the date of the received financial transaction corresponds to a date of a stored historical exchange rate from an electronically stored plurality of historical exchange rates, automatically obtaining, by the computer system, the corresponding historical exchange rate;
    - if the date of the received financial transaction does not correspond to a date of a stored historical exchange rate from an electronically stored plurality of historical exchange rates, automatically obtaining, by the computer system, a historical exchange rate having a most recent date among available historical exchange rates having dates prior to the date of the received financial transaction;

automatically applying, by the computer system, the obtained historical exchange rate to the transaction to derive a transaction amount in a second currency; electronically storing, by the computer system, the derived transaction amount in the second currency; and electronically storing, by the computer system, the obtained historical exchange rate in an exchange rate table.

11. The method of claim 10, wherein at least one financial transaction is a transfer between accounts.
12. The method of claim 10, wherein at least one financial transaction is selected from the group consisting of an investment purchase and an investment sale.
13. The method of claim 10, further comprising:  
generating a report including the derived transaction amounts in the second currency.
14. The method of claim 13, wherein the report is selected from the group consisting of:  
a capital gains report;  
a transaction report; and  
an investment report.
15. A computer-implemented method for generating a financial report including at least two transactions, comprising:  
retrieving, by a computer system, a first transaction including a first date, a first transaction amount in a first currency, and a first historical exchange rate for the first currency, responsive to the first date;

retrieving, by the computer system, a second transaction including a second date, a second transaction amount in a second currency, and a second historical exchange rate for the second currency, responsive to the second date; automatically applying, by the computer system, the first historical exchange rate to the first transaction to obtain a first converted amount in a home currency; automatically applying, by the computer system, the second historical exchange rate to the second transaction to obtain a second converted amount in the home currency; and outputting, by the computer system, a report including the converted amounts in the home currency;

wherein each historical exchange rate corresponds to a time period, and wherein retrieving each historical exchange rate comprises:

- if the date of the transaction corresponds to a time period of one of the historical exchange rates, retrieving the historical exchange rate having a time period corresponding to the date of the transaction; and
- if the date of the transaction does not correspond to a time period of one of the historical exchange rates, retrieving the historical exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of the transaction.

16. The computer-implemented method of claim 15, wherein the first currency is the same as the second currency.

17. The computer-implemented method of claim 15, wherein each of the steps of obtaining a first exchange rate and obtaining a second exchange rate comprises retrieving an exchange rate from an exchange rate history table responsive to the date of the transaction.

18. The computer-implemented method of claim 15, wherein the report is selected from the group consisting of:

- a capital gains report;
- a transaction report; and
- an investment report.

19. A software product for managing financial transactions, comprising:

- an exchange rate table for storing a plurality of historical exchange rates for a currency, each historical exchange rate corresponding to a time period; and
- a user interface comprising a display of historical exchange rate information, the information comprising a plurality of exchange rates obtained from the exchange rate table; and

an exchange rate code module for causing a computer system to perform the steps of:

- automatically selecting a historical exchange rate from the exchange rate table;
- and

automatically applying the selected historical exchange rate to a transaction to obtain a converted transaction amount; and

at least one of the steps of:

- storing the converted transaction amount in a storage medium; and
- outputting the converted transaction amount;



wherein the transaction has a date, and wherein automatically selecting the historical exchange rate comprises:

if the date of the transaction corresponds to a time period of one of the historical exchange rates, selecting the historical exchange rate having a time period corresponding to the date of the transaction; and

if the date of the transaction does not correspond to a time period of one of the historical exchange rates, selecting the historical exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of the transaction.

20. The software product of claim 19, wherein the time period comprises one of:

a date; and

a range of dates.

22. In a computer-implemented system for managing financial transactions, a user interface for applying exchange rates to financial transactions, comprising:

a first user interface element for receiving user entry of a financial transaction

including a date; and

a second user interface element for:

displaying, by a computer system, a default value for an exchange rate, the default value corresponding to one selected from the group consisting of;

a historical exchange rate having a time period corresponding to the date of the financial transaction; and

a historical exchange rate having a time period that is most recent among available historical exchange rates having time periods prior to the date of the financial transaction; and

receiving, by the computer system, at least one of user entry of and user selection of an exchange rate for the financial transaction.

24. A computer-implemented system for applying multiple exchange rates, comprising:
- a list of currencies;
  - for each currency, a list of historical exchange rates, each exchange rate corresponding to a time period;
  - a transaction register, for storing transaction records, each of at least a subset of the transaction records;
  - a transaction input interface for receiving user entry of at least one transaction for storage in the transaction register, each transaction having a date; and
  - an exchange rate selector for automatically selecting, for at least a subset of the entered transactions, an exchange rate from the list of historical exchange rates by:
    - if the date of the entered transaction corresponds to a time period of one of the historical exchange rates, selecting the historical exchange rate; and
    - if the date of the entered transaction does not correspond to a time period of one of the historical exchange rates, selecting a historical exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of the entered transaction;
  - and wherein the transaction input interface displays the selected exchange rate;
  - and wherein the transaction register stores the selected exchange rate in the corresponding transaction record.
25. The computer-implemented system of claim 24, further comprising:
- a report generator, coupled to the transaction register, for generating a report including at least one transaction record, the report including the exchange rate of the transaction record.

26. A computer-implemented system for applying multiple exchange rates, comprising:
- an exchange rate storage device, for storing a plurality of historical exchange rates for converting a first currency to a second currency, each exchange rate corresponding to a time period;
  - a transaction storage device, for electronically storing at least one financial transaction in the first currency, including a date;
  - an exchange rate selector, coupled to the exchange rate storage device, for automatically selecting, for at least one stored financial transaction, an exchange rate from the plurality of historical exchange rates by:
    - if the date of the financial transaction corresponds to a time period of one of the stored historical exchange rates, selecting the historical exchange rate; and
    - if the date of the financial transaction does not correspond to a time period of one of the stored historical exchange rates, selecting a historical exchange rate having a most recent time period among available stored historical exchange rates having time periods prior to the date of the financial transaction; and
  - a transaction display, coupled to the transaction storage device and to the exchange rate selector, for automatically applying the selected stored exchange rate to the at least one stored financial transaction to obtain at least one value in the second currency, and for displaying the at least one value.
27. The computer-implemented system of claim 26, wherein the transaction storage device stores the financial transaction including the applied exchange rate.
28. The computer-implemented system of claim 26, further comprising:

a report generator, coupled to the transaction storage device, for generating a report including the financial transaction in the second currency.

29. A computer-implemented system for applying an exchange rate to convert a transaction from a first currency to a second currency, comprising:

an input device, for receiving at least one financial transaction, the financial

transaction including a date and a transaction amount in a first currency;

an exchange rate retrieval device, for automatically selecting and obtaining an

exchange rate for the received financial transaction, and for applying the

exchange rate to convert the transaction amount to the second currency; and

a transaction storage device, for storing the received at least one financial transaction

including the date and at least one selected from the group consisting of the

obtained exchange rate and the converted transaction amount;

wherein the exchange rate retrieval device selects the exchange rate from a plurality

of stored historical exchange rates, each stored exchange rate having a time

period, by:

if the date of the received financial transaction corresponds to a time period of one

of the historical exchange rates, selecting the historical exchange rate;

if the date of the received financial transaction does not correspond to a time

period of one of the historical exchange rates, selecting a historical

exchange rate having a most recent time period among available historical

exchange rates having time periods prior to the date of the received

financial transaction.

30. The computer-implemented system of claim 29, further comprising:

an exchange rate table, coupled to the exchange rate retrieval device, for storing the obtained exchange rate and the date.

31. The computer-implemented system of claim 29, further comprising:

a report generator, coupled to the transaction storage device, for generating a report including the financial transaction.

32. A computer-implemented system for generating a financial report, including at least two transactions, comprising:

an exchange rate application device, for obtaining a first exchange rate for a first transaction, obtaining a second exchange rate for a second transaction, automatically applying the first exchange rate to the first transaction to obtain a first converted amount, and automatically applying the second exchange rate to the second transaction to obtain a second converted amount; and  
a report generation module, coupled to the exchange rate application device, for developing and formatting a report including the converted amounts; and  
an output device, coupled to the report generation module, for outputting the formatted report;

wherein the exchange rate application device obtains each exchange rate for each transaction from a plurality of stored historical exchange rates, each stored exchange rate having a time period, by:

if the date of the transaction corresponds to a time period of one of the historical exchange rates, obtaining the historical exchange rate; and  
if the date of the transaction does not correspond to a time period of one of the historical exchange rates, obtaining a historical exchange rate having a

most recent time period among available historical exchange rates having time periods prior to the date of the transaction.

33. The computer-implemented system of claim 32, further comprising:

a transaction storage device, for storing at least two financial transactions, and an associated exchange rate for each financial transaction.

35. A computer program product for applying an exchange rate to convert a transaction from a first currency to a second currency in a financial transaction management system, comprising:

a computer readable medium; and

computer program code, encoded on the medium, for controlling a processor to perform the operations of:

receiving a financial transaction, including a date and a transaction amount in the first currency;

accessing an electronically stored plurality of historical exchange rates for the first currency with respect to the second currency, each historical exchange rate corresponding to a time period;

if the date of the received financial transaction corresponds to a time period of one of the historical exchange rates, automatically selecting the historical exchange rate;

if the date of the received financial transaction does not correspond to a time period of one of the historical exchange rates, automatically selecting, by the computer system, a historical exchange rate

having a most recent time period among available historical exchange rates having time periods prior to the date of the received financial transaction;

automatically applying the selected historical exchange rate to the received financial transaction, to derive a converted transaction amount in the second currency; and

performing at least one of the steps of:

storing the converted transaction amount in a storage medium; and outputting the converted transaction amount.

36. The computer program product of claim 35, wherein each time period comprises one selected from the group consisting of:

a date; and

a range of dates.

37. The computer program product of claim 35, further comprising computer program code, encoded on the medium, for controlling a processor to perform the operation of:

storing the received financial transaction including the date, the transaction amount, and the selected exchange rate.

38. The computer program product of claim 35, further comprising computer program code, encoded on the medium, for controlling a processor to perform the operation of:

receiving input overriding the applied exchange rate, the input comprising a second exchange rate.

39. The computer program product of claim 38, further comprising computer program code, encoded on the medium, for controlling a processor to perform the operation of:

storing the second exchange rate and a corresponding time period in the stored plurality of exchange rates.

40. The computer program product of claim 35, wherein the financial transaction is a transfer between accounts.

41. The computer program product of claim 35, wherein the financial transaction is selected from the group consisting of an investment purchase and an investment sale.

42. The computer program product of claim 35, further comprising computer program code, encoded on the medium, for controlling a processor to perform the operations of:

generating a report including the converted transaction amount; and  
outputting the generated report.

43. The computer program product of claim 42, wherein the report is selected from the group consisting of:

a capital gains report;  
a transaction report; and  
an investment report.

44. A computer program product for applying multiple exchange rates in a financial transaction management system, comprising:



a computer readable medium; and

computer program code, encoded on the medium, for controlling a processor to

perform the operations of:

receiving a plurality of financial transactions, each financial transaction including

a date and a transaction amount in a first currency; and

for each of at least a subset of the received financial transactions:

if the date of the received financial transaction corresponds to a

date of a stored historical exchange rate from an

electronically stored plurality of historical exchange rates,

automatically obtaining the corresponding historical

exchange rate;

if the date of the received financial transaction does not correspond

to a date of a stored historical exchange rate from an

electronically stored plurality of historical exchange rates,

automatically obtaining a historical exchange rate having a

most recent date among available historical exchange rates

having dates prior to the date of the received financial

transaction;

automatically applying the obtained historical exchange rate to the

transaction to derive a transaction amount in a second

currency;

automatically storing the derived transaction amount in the second

currency; and

automatically storing the obtained historical exchange rate in an

exchange rate table.

45. The computer program product of claim 44, wherein at least one financial transaction is a transfer between accounts.

46. The computer program product of claim 44, wherein the financial transaction is selected from the group consisting of an investment purchase and an investment sale.

47. The computer program product of claim 44, further comprising computer program code, encoded on the medium, for controlling a processor to perform the operation of:

generating a report including the derived transaction amounts in the second currency.

48. The method of claim 47, wherein the report is selected from the group consisting of:

a capital gains report;

a transaction report; and

an investment report.

49. A computer program product for generating a financial report including at least two transactions, comprising:

a computer readable medium; and

computer program code, encoded on the medium, for controlling a processor to

perform the operations of:

retrieving a first transaction including a first date, a first transaction

amount in a first currency, and a first historical exchange rate for

the first currency, responsive to the first date;

retrieving a second transaction including a second date, a second

transaction amount in a second currency, and a second historical

exchange rate for the second currency, responsive to the second

date;

automatically applying the first historical exchange rate to the first transaction to obtain a first converted amount in a home currency; automatically applying the second historical exchange rate to the second transaction to obtain a second converted amount in the home currency; and outputting a report including the converted amounts in the home currency; wherein each operation of automatically applying a historical exchange rate to a transaction comprises:

- if the date of the transaction corresponds to a date of a stored historical exchange rate from an electronically stored plurality of historical exchange rates, automatically applying the corresponding historical exchange rate;
- if the date of the transaction does not correspond to a date of a stored historical exchange rate from an electronically stored plurality of historical exchange rates, automatically applying a historical exchange rate having a most recent date among available historical exchange rates having dates prior to the date of the transaction.

50. The computer program product of claim 49, wherein the first currency is the same as the second currency.

52. The computer program product of claim 49, wherein the report is selected from the group consisting of:

- a capital gains report;
- a transaction report; and
- an investment report.

53. A computer program product for managing financial transactions, comprising:  
a computer readable medium; and  
computer program code, encoded on the medium, for controlling a processor to  
perform the operations of:  
generating an exchange rate table for storing a plurality of historical  
exchange rates for a currency, each historical exchange rate corresponding to a time period; and  
presenting a user interface comprising a display of historical exchange rate  
information, the information comprising a plurality of exchange  
rates obtained from the exchange rate table; and  
automatically selecting a historical exchange rate from the exchange rate table;  
automatically applying the selected historical exchange rate to a transaction; and  
wherein the transaction has a date, and wherein automatically selecting the historical  
exchange rate comprises:  
if the date of the transaction corresponds to a time period of one of the historical  
exchange rates, selecting the historical exchange rate having a time period  
corresponding to the date of the transaction; and  
if the date of the transaction does not correspond to a time period of one of  
the historical exchange rates, selecting the historical exchange rate  
having a most recent time period among available historical  
exchange rates having time periods prior to the date of the  
transaction.
54. The software product of claim 53, wherein the time period comprises one of:

a date; and

a range of dates.

56. A computer program product for presenting a user interface for applying exchange rates to financial transactions, comprising:

a computer readable medium; and

computer program code, encoded on the medium, for controlling a processor to perform the operations of:

presenting a first user interface element for receiving user entry of a financial transaction including a date; and

presenting a second user interface element for:

displaying a default value for an exchange rate;

receiving at least one of user entry of and user selection of an exchange rate for the financial transaction;

wherein the default value for the exchange rate is determined by:

if the date of the financial transaction corresponds to a time period of a historical exchange rate from a stored plurality of historical exchange rates, retrieving the historical exchange rate having a time period corresponding to the date of the financial transaction; and

if the date of the financial transaction does not correspond to a time period of a historical exchange rate from the stored plurality of historical exchange rates, retrieving the historical exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of the financial transaction.

**Evidence Appendix**

None.

**Related Proceedings Appendix**

None.